

LIMITED POWER OF ATTORNEY

Wells Fargo Bank, N.A., successor by merger to Wells Fargo Bank Minnesota, National Association, (the "Principal")(formerly known as Norwest Bank Minnesota, N.A.), in its capacity as trustee under that certain Servicing Agreement relating to **Merrill Lynch Mortgage Pass-Through Certificates, Series 1999-2** dated as of April 1, 1999 (the "Agreement") by and among Merrill Lynch Mortgage Investors, Inc. (Issuer) and Cendant Mortgage Corporation (Servicer) and Wells Fargo Bank, N.A. (Trustee).

Wells Fargo Bank, N.A., successor by merger to Wells Fargo Bank Minnesota, National Association, (the "Principal")(formerly known as Norwest Bank Minnesota, N.A.), in its capacity as trustee under that certain Servicing Agreement relating to **Structured Asset Mortgage Investment Trust, Mortgage Pass-Through Certificates, Series 1998-9** dated as of October 1, 1998 (the "Agreement") by and among Structured Asset Mortgage Investment Inc. (Issuer) and Cendant Mortgage Corporation (Servicer) and Wells Fargo Bank, N.A. (Trustee).

Wells Fargo Bank, N.A., successor by merger to Wells Fargo Bank Minnesota, National Association, (the "Principal")(formerly known as Norwest Bank Minnesota, N.A.), in its capacity as trustee under that certain Servicing Agreement relating to **Structured Asset Mortgage Investment Trust, Mortgage Pass-Through Certificates, Series 1998-12** dated as of December 1, 1998 (the "Agreement") by and among Structured Asset Mortgage Investment Inc. (Issuer) and Cendant Mortgage Corporation (Servicer) and Wells Fargo Bank, N.A. (Trustee).

Wells Fargo Bank, N.A., successor by merger to Wells Fargo Bank Minnesota, National Association, (the "Principal")(formerly known as Norwest Bank Minnesota, N.A.), in its capacity as trustee under that certain Servicing Agreement relating to **Structured Asset Mortgage Investment Trust, Mortgage Pass-Through Certificates, Series 1999-2** dated as of April 1, 1999 (the "Agreement") by and among Structured Asset Mortgage Investment Inc. (Issuer) and Cendant Mortgage Corporation and IndyMac, Inc. (Master Servicer) and Wells Fargo Bank, N.A. (Trustee).

Wells Fargo Bank, N.A., successor by merger to Wells Fargo Bank Minnesota, National Association, (the "Principal")(formerly known as Norwest Bank Minnesota, N.A.), in its capacity as trustee under that certain Servicing Agreement relating to **Merrill Lynch Mortgage Pass-Through Certificates, Series 2001-A** dated as of March 1, 2001 (the "Agreement") by and among Merrill Lynch Mortgage Investors, Inc. (Issuer) and Cendant Mortgage Corporation (Servicer) and Wells Fargo Bank, N.A. (Trustee).

Wells Fargo Bank, N.A., successor by merger to Wells Fargo Bank Minnesota, National Association, (the "Principal")(formerly known as Norwest Bank Minnesota, N.A.), in its capacity as trustee under that certain Servicing Agreement relating to **Merrill Lynch Mortgage Investors, Mortgage Pass Through Certificates, Series 2000-3** dated as of December 1, 2000 (the "Agreement") by and among Merrill Lynch Mortgage Investors, Inc. (Issuer) and Cendant Mortgage Corporation (Servicer) and Wells Fargo Bank, N.A. (Trustee).

hereby constitutes and appoints:

Cendant Mortgage Corporation

its true and lawful attorney-in-fact (the "Attorney-in-Fact"), acting by and through its officers and employees, with full authority and power to execute and deliver on behalf of Principal any and all of the following instruments to the extent consistent with the terms and conditions of the Agreement:

- (i) All documents with respect to residential mortgage loans serviced for Principal by said attorney-in-fact which are customarily and reasonably necessary and appropriate to the satisfaction, cancellation, or partial or full release of mortgages, deeds of trust or deeds to secure debt upon payment and discharge of all sums secured thereby;

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Jackson M2 39211
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- (ii) Instruments appointing one or more substitute trustees to act in place of the trustees named in Deeds of Trust;
- (iii) Affidavits of debt, notice of default, declaration of default, notices of foreclosure, and all such contracts, agreements, deeds and instruments as are appropriate to effect any sale, transfer or disposition of real property acquired through foreclosure or otherwise.
- (iv) All other comparable instruments.

This Limited Power of Attorney is effective as of the date below and shall remain in full force and effect until revoked in writing by the undersigned or termination of the Agreement, whichever is earlier.

Dated: January 20, 2004

Attest:

By: Diane E. TenHooopen
Its: Assistant Secretary

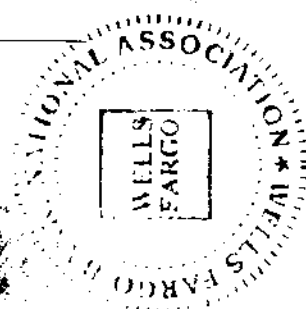
Unofficial Witnesses:

Ronald Pregoner
Ronald Pregoner

Wells Fargo Bank, N.A.,
as Trustee under the Agreement

Jacquelyn Kimball
By: Jacquelyn Kimball
Its: Vice President

Debra Alexander
Debra Alexander



STATE OF MARYLAND
COUNTY OF BALTIMORE

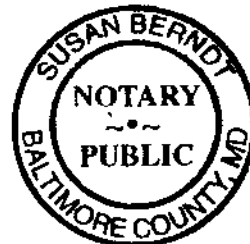
ss:

On the 20th day of January, 2004 before me, a Notary Public in and for said State, personally appeared Jacquelyn Kimball, known to me to be Vice President of Wells Fargo Bank, N.A., and also known to me to be the person who executed this Power of Attorney on behalf of said bank, and acknowledged to me that such bank executed this Power of Attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my office seal the day and year written above,

Susan Berndt
Notary Public

Commission Expires 1-10-06



Prepared By:

When Recorded Please Return to:
Cendant Mortgage Corporation
6000 Atrium Way
Mt. Laurel, NJ 08054

443-367-3364

720-932-4427